

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Serial No. : 10/043,247 Confirmation No. 1844  
Applicant : David Garrison et al.  
Filed : January 14, 2002  
Title : Remittance Payment Processing with Account Scheming and/or  
Validation  
  
Art Unit : 3693  
Examiner : Sanjeev Malhotra  
Docket No. : 23952-0045  
Customer No. : 29052

**AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION**

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Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Responsive to the final Office Action mailed December 13, 2007, please reconsider the application in view of the following amendments and remarks. In light of these amendments and remarks, the Applicants respectfully assert that all of the claims of the patent application are patentable, and the application is in condition for allowance. A petition for a three month extension of time and a Request for Continued Examination (RCE) are submitted contemporaneously with this response.

**Amendments to the Specification** begin on page 2 of this paper.

**Amendments to the Claims** are reflected in the listing of claims, which begins on page 3 of this paper.

**Remarks** begin on page 9 of this paper.